Remarks/Arguments

Reconsideration of this application is requested.

Claims 1-29 have been rejected by the Examiner under 35 USC § 103(a) as being unpatentabl over Delfer (U.S. Patent No. 5,496,991).

Delfer discloses the following in line 65 of column 2 – line 14 of column 3.

"Consumers have, prior to the first billing for services or goods, authorized the billing service provider (or vendor) to electronically transfer funds from their designated depository accounts into appropriate vendors' depository accounts upon the billing service provider's receipt and verification of a remittance document. The remittance document is encoded by the computer means with consumer specific unique current billing indicium that is readable by an automated scanning device at the billing service provider's facility. The information gathered by scanning the remittance documents and transmitting to the computer means comprises the current consumer payment transaction disposition data. Data bases are updated with this current consumer payment transaction disposition data. The funds transfer transaction is processed by the computer means and the electronic funds transfer initiating information sent to appropriate consumers' depositories."

In the invention disclosed by Delfer the remittance document is encoded by the computer means with consumer specific unique current billing indicium that is readable by an automated scanning device at the billing service provider's facility.

Pintsov discloses the following in lines 25-40 of column 8.

"Reference is now made to FIG. 7 which is a flow chart of the operations performed by the mailer in processing a bill received from the carrier. A bill is received from a carrier either in hard copy form or

> via a modem at 702. A determination is then made at 704 whether the
> bill is in hard copy form in which case the bill is scanned at 706. In
> either case, either by scanning or by processing, the encrypted billing
> data including the bill identification is obtained at 708. The encrypted
> information is decrypted by the mailer using the mailers private key SK_M
> at 710. The billing data is thereafter verified against the mailers own
> records at 712. If a determination is made at 714 that the carriers bill
> data and the mailer's records match, the mailer may authorize payment
> of the bill at 716. If no match occurs, the matter is scheduled for
> resolution at 718. The payment by the mailer may be by electronic
> funds transfer."

Pintsov discloses a system in which a mailer is processing a bill received from a carrier and determining whether or not the mailer is going to pay the carrier for delivering the mailers mail.

Delfer and/or Pintsov does not disclose or anticipate steps d, e and f of claim 1 namely,

(d)   scanning by the post the code on the mail piece before the mail piece is delivered to the creditor;

(e)   creating an electronic funds transaction for the amount indicated in the code between the bill recipient's bank account and the creditor's bank account; and

(f)   transferring funds from the bill recipient's bank account to the creditor's bank account.

Pintsov also does not disclose or anticipate steps a, c and d of claim 15, namely,

(a)   delivering a billing mail piece from a creditor to a bill recipient, the billing mail piece including a bill and a bill-paying return mail piece.

Pintsov does not disclose a system that enables consumer bill recipients to pay their bills via a carrier.

Applicants claimed invention enable a company to send a bill to a bill recipient that contains a bill-paying return portion in the form of a mail piece having a Planet code and Postnet bar code that reference the bill recipient and amount to be paid on

the outside of mail piece, so that when a scanner at the USPS reads the code, the bill recipient's bank account will be debited for the entire amount of the bill, or a minimum payment that is due for the bill, or a minimum payment for the bill plus a specified amount.

In view of the above claims 1-29 are patentable. If the Examiner has any questions would the Examiner, please contact the undersigned at the telephone number noted below.

Please charge any additional fees that may be required or credit any overpayment to Deposit Account Number 16-1885.

Respectfully submitted,

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